



Congressman Dan Lungren, Representing California's Capital Region - 3rd District

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MAKING GOVERNMENT WORK



Stopping Identity Theft

Identity theft has become a serious issue. An estimated 9 million Americans have their identities stolen each year. Paying for credit card charges racked up by identity thieves is the most obvious cost, but some identity theft victims end up with ruined credit reports, affecting their ability to apply for loans. Often times, victims don't notice until it's too late. In rare cases, victims are even arrested for crimes they did not commit.

The crime of identity theft occurs when an unauthorized individual uses your personal information, such as your name, Social Security number, or credit card number. The crime can take many forms. Identity thieves will rent apartments, obtain credit cards, or establish accounts in your name, without your permission. Often times victims first notice their identities have been stolen by finding credit card charges they did not make. Other times they are contacted by a debt collector for accounts they did not even know about.

According to the Federal Trade Commission, common means used by criminals to steal your identity include:

- **Dumpster Diving.** Finding personal information on bills or other rubbish in your trash.
- **Skimming.** Stealing your credit card information when you purchase something at a store or restaurant.
- **Phishing.** Creating a look-alike website (for instance, mimicking a bank's website) to fool you into entering personal information.
- **Changing Your Address.** Diverting your billing statements to another location by completing a "change of address" form.
- **"Old-Fashioned" Stealing.** Physically stealing wallets, purses, or mail (including bank and credit card statements, pre-approved credit offers, and new checks or tax information).

The most effective weapon against identity theft is

3 Upcoming Town Halls!

August 12

6:30-8:00 p.m.

Copperopolis Armory
695 O'Byrnes Ferry Rd.
Copperopolis, CA 95228

[Map](#)

August 14

7:00-8:30 p.m.

Bella Vista High School
Auditorium
8301 Madison Ave.
Fair Oaks, CA 95628

[Map](#)

August 19

7:00-8:30 p.m.

La Sierra Community Center
Auditorium
5325 Engle Rd.
Carmichael, CA 95608

[Map](#)

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awareness—knowing what the various forms of identity theft are and educating your friends, family, and community about the same.

12 Easy Steps to Prevent Identity Theft:

Experts recommend a variety of ways to reduce your risk of having your identity stolen. Here are 12 such recommendations:

1. Keep all sensitive documents, check-books and credit cards securely locked away at home and at work.
2. Carry only those credit cards that you need.
3. Only provide your credit card number on a secure web page, which is identified by a lock icon (that is locked) displayed in the lower right corner of your Internet browser.
4. Use a single credit card, with a low credit limit, for Internet purchases.
5. Do not have confidential information preprinted on your checks (Social Security number, Drivers License number, Date of Birth).
6. Shred personal and financial information before discarding it (receipts, old bills, bank statements, credit card applications).
7. Do not respond to requests for account numbers or other personal financial information (over the phone, through the mail or via the Internet), unless you initiated the correspondence.
8. Consider enrolling in a commercial credit monitoring service which will monitor your account and alert you to strange activity.
9. Double-check monthly statements to ensure they match your records.
10. Do not discard a computer without completely destroying the data on the hard drive.
11. Report any lost or stolen credit cards or checks to the issuing institution immediately so that stop-payment can be made on them.
12. Review your credit report annually. You're entitled to a free credit report every year. Simply contact one of the three main credit reporting bureaus.

Institutions to Contact if you become a Victim of ID Theft:

- The Federal Trade Commission
877-IDTHEFT (438-4338)
www.ftc.gov/idtheft
- Equifax®
800-525-6285
www.equifax.com
- Experian®
888-397-3742
www.experian.com
- TransUnion®
800-680-7289
www.transunion.com

Not only is identity theft a problem for the individuals who have had their identities stolen, but it is also a serious threat to our national security. You may also be interested to know that as a member of the Judiciary Committee I recently cosponsored

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legislation that will set new minimum standards for government issued identity, making identity theft harder for criminals. This bill, the REAL ID Act (H.R. 418), was signed into law during the 109th Congress.

If you have any questions regarding Identity Theft or would like additional information on how to better protect yourself, please contact my District Office at (916) 859-9906 and we will assist you with your inquiries.

Sincerely,



Daniel E. Lungren
Member of Congress

About this email: To better serve your interests and assist with matters that affect you daily, I have created the "Making Government Work" email series. This series will provide you with essential information to make the federal government work for you. Ordinary citizens can sometimes become overwhelmed by the sprawling bureaucracy that is the federal government. In addition to "Making Government Work," I encourage you to utilize my office as your primary resource for all Federal matters. My District Office in Gold River (916-859-9906) specializes in constituent services and can help you when you run into trouble with a federal agency. Whether your issue is large or small, please stop by the office or contact my staff and we will be happy to assist you.

Contact Information

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